

Certificate Number: 15322-PAM-DE-037208609

Bankruptcy Case Number: 17-02376



15322-PAM-DE-037208609

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 24, 2023, at 11:39 o'clock AM CST, Robert W Smith completed a course on personal financial management given by internet by 1\$ Wiser Consumer Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 24, 2023 By: /s/Gene Bralewski

Name: Gene Bralewski

Title: Certified Credit Counselor